

PowerSeller GPS is designed for mortgage bankers and brokers who want to improve their best efforts operations and increase profitability. PowerSeller GPS efficiently tracks and manages existing pipeline and investor commitments by better managing the risks that serve as barriers to sustainable profit.

The GPS is based upon our PowerSeller Performance Edition, our full-featured secondary marketing and risk management system that enjoys a respected position in the marketplace. Based on its heritage, the GPS provides a solid foundation to help you get your shop in order today and provides the tools to help identify potential growth opportunities in the future.

Our years in the secondary software business has taught us that managing the risks that impede profit is the key to success. The risks faced in many best-efforts operations include those related to data integrity, security, resources, pricing, market and opportunity, to name a few. PowerSeller GPS is designed to reduce these risks.

Pricing is key to profit. PowerSeller GPS provides many tools to make sure you get the most for your product. If you're using an automated pricing engine, the GPS can help keep it accurate. By tracking and trapping key data, it can also help you determine any pricing advantages from one investor product versus the alternatives. Seal profit leaks by reconciling actual investor receipts with expected investor receipts. Make sure your margins include you, and not just your loan officer!

Data integrity is essential to an efficient operation. Bad data can cause a multitude of issues which tap resources and tug at your profits. The costs of buying back loans or even the time spent by your professionals chasing down data-related issues must be considered. Poor data in equals poor data out. PowerSeller GPS shields against these risks by providing data validation and data-scrubbing capabilities, and can allow for multiple data sources to use a common naming convention, from LOSs or even databases. Customizable Data Quality Audits finds key data issues before they cause bigger problems.

Security risks exist in nearly every operation. The GPS provides you with a secure, time proven software application that closes the doors left open by spreadsheet-based operations. This well-documented, vendor-supported system provides tools to control access to the application and the data inside. Audit logs features show you who did what, when they did it and what was changed.

A solid business application protects your operation from resource risks, which take many forms. One is the individual resource risk, such as if one key person in your operation should depart, where would you be? PowerSeller GPS provides a logical, coherent business foundation, with professional training, to protect against personnel disruptions. Another resource risk may be better stated as a resource allocation risk. GPS assures that your professionals are being utilized properly as secondary marketers, not as IT specialists dedicating their hours to a labor-hungry system, or as button-pushers performing tasks that the GPS can easily automate. Using PowerSeller GPS is like adding a secondary marketing professional to your operation at a third of the cost.

Having a better vision of your operation, or what we call transparency, also helps your bottom line. PowerSeller GPS offers a series of management reports which allow you to see what's going on with your pipeline and associated commitments, including delivery expectations, new locks, uncommitted pipeline and profit reporting. All reports are customizable and can be e-mailed as well as printed. The GPS also helps identify when key loan components change so you can make the necessary pricing adjustments to maintain profits. The flexible architecture allows for rapid deployment of new products and pricing schemes. The single-loan best execution feature allows you to visualize different pricing scenarios.

Scalability is often an issue with home-grown systems. PowerSeller GPS is designed to scale as your business grows.

As your volume grows, so grow potential opportunities. The PowerSeller GPS is not just about today. While it is helping you streamline and better understand your present operation, the GPS also gathers the data required for determining the potential costs and benefits of converting a product line from a best efforts to a mandatory trading model.

For example, really understanding your closing ratios and how your pipeline behaves as rates rally or decline is critical to successful hedging. PowerSeller GPS helps you capture critical data, understand it and use it to prepare for these opportunities. Our team of industry professionals can assist you in analyzing this data to help you determine growth potential.

While the GPS is a powerful tool with a fine legacy, its best offering may lie in the people who support it. We have structured the PowerSeller GPS to be low cost and we offer both technical and business support in an a la carte manner, so that you only pay for what you need. Our staff of knowledgeable, experienced and dedicated professionals provide assistance at any level or in any discipline.

PowerSeller GPS offers the best blend of software and services to streamline your best effort operation and open the doors to further profit potential. If you would like to know more about PowerSeller GPS, and what our team has to offer, we encourage you to call us to discuss your operation at **800-628-4687**.

PowerSeller GPS Highlights

- **Single Loan Best Execution**
- **Pipeline Management**
- **Pipeline Reports**
- **Data Import Tools Data Conversion**
- **Investor Export Maps**
- **Data Quality Audits**
- **Process and Track Loan Level Fallout**

Additional Optional Services

- **Fallout and Process Analysis**
- **Best Execution Opportunities**
- **Hedging and Profitability Analysis**
- **Data Quality Review**
- **Configuration Review**
- **Custom Report Development**
- **Database Administration Assistance**